

LLOYD &
WHYTE®

MEDICAL DIVISION

Practice Insurance

What do we offer?

As providers of specialist Practice Insurance for the healthcare profession we offer expert advice, personalised customer service levels and competitive rates.

Why choose us?

Enhanced Cover – Comprehensive policy, underwritten by Zurich and specifically designed around the needs of a GP surgery and now including Emergency Assistance Cover* as standard

Specialist Provider – With over 10 years experience in the healthcare industry, we arrange insurance for over 4,500 practices nationwide.

Superior Service – All enquiries dealt with by trained professionals, avoiding the call centre style experience.

Competitive Premiums – Competitive premiums without compromising on quality.

Want to know more?



Summary of Cover Overleaf

Speak to the Experts, call a Lloyd & Whyte adviser today

Arranged through Lloyd & Whyte Ltd,
Affinity House, Bindon Road, Taunton, Somerset TA2 6AA

Lloyd & Whyte Medical Division is a trading style of Lloyd & Whyte Ltd, which is authorised and regulated by the Financial Services Authority. Calls may be recorded for use in quality management, training and customer support. Alternative Tel: 01823 250700

*Emergency Assistance Cover underwritten by Europ Assistance

0845 130 1366
or www.lloydwhytegp.com

Summary of cover

The following are included as standard, higher limits are available upon request.

Contents

- All risks (accidental damage) as standard
- Contents to include
 - Drugs and medical stock - £7,500
 - External signs and nameplates
 - Personal effects of directors / partners / employees / visitors - £750 each
 - Costs of replacing locks to the buildings/ safes / strongrooms following theft of keys - £2,500
 - Precious metals and alloys - £7,500
- Refrigerated stock - £5,000 as a minimum
- Computer systems - £10,000 as a minimum
- Contents temporarily removed – will be covered up to 15% of the total contents sum insured
- Explosion and collapse of pressure vessels (subject to pressure plant being inspected in accordance with statutory regulations) - £100 excess
- Loss of metered water – maximum amount of £5,000 any one loss
- Trace and access - £2,500 any one event

Money

- £7,500 of money in premises and in transit during business hours
- £2,500 as standard whilst kept in locked safe out of business hours

Personal Assault

- £20,000 compensation for death, loss of sight or limb
- £200 per week for total disablement

Business Interruption

- Loss of income and extra expenses automatically covered over 24 months to a value of £1,500,000 (can be increased if required)
- Prevention of access
- Failure of electricity, gas, water or telephone (damage to underground pipes or cables)
- Infection by notifiable disease, murder or suicide at the premises
- Food poisoning
- Closure because of vermin, pest or defects in sanitary arrangements.

Book Debts

- Automatic cover of up to £50,000

Legal Expenses

- Covers most legal problems affecting your business to include:
 - Employment Disputes £100,000 (Litigation and court costs - £1,000,000 annual limit)
 - Data Protection £100,000
 - Employee Protection £100,000
 - Contract £100,000
 - Property Protection £100,000
 - Tenancy Disputes £100,000
 - Tax Disputes £100,000
 - Jury Service and attendance £5,000 - £150 maximum payable per day
 - Compliance and Regulation £100,000

Fidelity Guarantee

- Cover for loss of money or contents caused by fraud or dishonesty of an employee - £12,500

Liability - Limits of Indemnity

- Employers liability: £10m
- Public liability: £5m - Can be increased

Significant Exclusions

- Damage caused by pollution or contamination
- Theft of contents or money from an unattended road vehicles unless locked in boot or vehicle stolen
- Loss of money arising from acts of dishonesty not discovered within 14 days
- Loss of money or contents from fraud or dishonesty by an employee who cannot be named, where Fidelity cover applies
- Damage to glass or fixed sanitaryware resulting from repairs or alterations to the premises
- Damage caused by faulty or defective design or workmanship or wear and tear
- Public Liability arising from professional advice given
- Public Liability arising out of computer programming
- Any loss arising from war, civil war or terrorism

Optional Cover:

- Buildings
- Terrorism

Emergency Assistance:

Covers your premises against Emergency Repairs i.e Burst Pipes, pest infestation or failure of water mains. For each claim we will pay up to a maximum of £400. Within any one Period of Insurance, the maximum that will be paid is £2,000 per annum. Your boiler or warm air unit must be have an output of less than 170,000 btu's and be less than ten years old.

Excess:

- Standard £100 excess for Buildings & Contents (£1,000 for subsidence)
- £50 Glass
- £100 for tax investigations, (including Aspect enquiries - £200), or £200 for business investigations
- £350 for escape of water

Helplines:

24 Hour Helpline, Business Legal and Tax Helpline - 0844 576 5776

Medical Information Service and Stress Counselling Helpline - 0844 244 8461

Stress Helpline - 0844 477 1619

Credit Terms:

Credit Terms : Interest free instalments available – payable over 5 months if required

This is a summary of cover only.

For full Terms and Conditions a policy wording is available on request.

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